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	Application No.	Applicant(s)		
Notice of Allowability	09/779,113		JAYARATNE, YOHAN R.	
	Examiner	Art Unit		
	Jamara A. Franklin	2876		
The MAILING DATE of this communication ap All claims being allowable, PROSECUTION ON THE MERITS I herewith (or previously mailed), a Notice of Allowance (PTOL-8 NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT of the Office or upon petition by the applicant. See 37 CFR 1.3	IS (OR REMAINS) CLOSED in t 5) or other appropriate commun RIGHTS. This application is su	his application. If not includication will be mailed in due	ded e course. THIS	
1. $\boxtimes$ This communication is responsive to <u>the amendment rec</u>	<u>eived on 8/02/04</u> .			
2. The allowed claim(s) is/are <u>1-40</u> .				
3. $\boxtimes$ The drawings filed on <u>21 May 2001</u> are accepted by the	Examiner.			
<ul> <li>4. ☐ Acknowledgment is made of a claim for foreign priority</li> <li>a) ☐ All b) ☐ Some* c) ☐ None of the:</li> <li>1. ☐ Certified copies of the priority documents ha</li> <li>2. ☐ Certified copies of the priority documents ha</li> <li>3. ☐ Copies of the certified copies of the priority of International Bureau (PCT Rule 17.2(a)).</li> </ul>	ve been received. ve been received in Application	No	ation from the	
* Certified copies not received:				
Applicant has THREE MONTHS FROM THE "MAILING DATE noted below. Failure to timely comply will result in ABANDON THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.	E" of this communication to file a IMENT of this application.	reply complying with the re	equirements	
5. A SUBSTITUTE OATH OR DECLARATION must be sub INFORMAL PATENT APPLICATION (PTO-152) which gi	mitted. Note the attached EXAN ives reason(s) why the oath or d	IINER'S AMENDMENT or Neclaration is deficient.	NOTICE OF	
6. CORRECTED DRAWINGS ( as "replacement sheets") m	ust be submitted.			
(a) including changes required by the Notice of Draftspe	-	PTO-948) attached		
1)  hereto or 2)  to Paper No./Mail Date				
<ul><li>(b) including changes required by the attached Examine Paper No./Mail Date</li></ul>	r's Amendment / Comment or in	the Office action of		
Identifying indicia such as the application number (see 37 CFR each sheet. Replacement sheet(s) should be labeled as such in	1.84(c)) should be written on the named the named that the header according to 37 CFR	drawings in the front (not the 1.121(d).	e back) of	
<ol> <li>DEPOSIT OF and/or INFORMATION about the dep attached Examiner's comment regarding REQUIREMEN</li> </ol>	osit of BIOLOGICAL MATER TFOR THE DEPOSIT OF BIOL	RIAL must be submitted. OGICAL MATERIAL.	Note the	
Attachment(s)  1. ☐ Notice of References Cited (PTO-892)  2. ☐ Notice of Draftperson's Patent Drawing Review (PTO-948)		mal Patent Application (PT	O-152)	
3. ☐ Information Disclosure Statements (PTO-1449 or PTO/SB	Paper No./M	nmary (P1O-413), ail Date nendment/Comment		
Paper No./Mail Date  4.   Examiner's Comment Regarding Requirement for Deposit	_			
of Biological Material	9. Other	atement of Reasons for Allo	owance	

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## **DETAILED ACTION**

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Acknowledgment is made of the amendment received on 8/02/04. Claims 1-40 are currently pending.

## Allowable Subject Matter

- 1. Claims 1-40 are allowable over the prior art.
- 2. The following is a statement of reasons for the indication of allowable subject matter: the prior art of record fails to teach or fairly suggest either alone or in combination thereof, a method for verifying the authenticity of a mag-stripe card and verifying the identity of the card user presenting the card at a transaction site, the mag-stripe card having a card surface with visually readable indicia indicative of an authorized user of the card and an electronically readable digital data storage magnetic stripe permanently affixed to the card, the method comprising the steps of: deriving a third reference data element representative of a scanned image of the visually readable indicia. Furthermore, no motivation is found to combine any of the references of record to arrive at the claimed invention. Also, the prior art of record, particularly the Goldman reference lacks the teaching of a second reference data element representative of a biometric aspect of the card holder.

## Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Jamara A. Franklin whose telephone number is (571) 272-2389. The examiner can normally be reached on Monday through Friday 8:00am to 4:30pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Michael G. Lee can be reached on (571) 272-2398. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Examiner

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**JAF** 

September 15, 2004

MICHAEL G. LEP SUPERVISORY PATENT EXAMINER TECHNOLOGY CENTER 2800